

24. Future Advances. Upon request of Borrower, Lender, at Lender's option before release of this Deed of Trust, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Deed of Trust, not including sums advanced in accordance herewith to protect the security of this Deed of Trust, exceed the original amount of the Note.

25. Estoppel Certificate. Borrower shall, upon 20 days' notice by Lender, furnish a written statement duly acknowledged, of the amount due hereunder, and whether any offsets, counterclaims, or defenses exist with respect to the debt secured hereby.

26. Release. Upon payment of all sums secured by this Deed of Trust, Lender or Trustee shall release this Deed of Trust without charge to Borrower. Borrower shall pay all costs of recordation, if any.

27. Substitute Trustee. Lender at Lender's option may from time to time remove any Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Deed of Trust is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

28. Further Assurances. Borrower warrants specially the Property and will execute such further assurance thereof as may be necessary.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust on the day and year first above written.

WITNESS:

JUDITH S. LOWE By Joan L. Gerstner
By _____

STATE OF MARYLAND, FREDERICK County ss:

I Hereby Certify, That on this 25th day of July 1983, before me the subscriber, a Notary Public of the State of Maryland and for the County aforesaid, personally appeared Joan L. Gerstner known to me or satisfactorily proven to be the person(s) whose name(s) is subscribed to the within instrument and acknowledge that he (they) executed the same for the purpose therein contained.

As Witness: my hand and notarial seal.

Notary Public Judith S. Lowe

My Commission Expires: July 1, 1986

STATE OF MARYLAND, FREDERICK County ss: